

- PS 1 Students will relate instant satisfaction and delayed gratification to impulse buying and planned expenditures. ([1.1.3](#))
- PS 2 Students will identify short- and long-term financial decisions and the impact they have on financial planning. ([1.2.3](#))
- PS 3 Students will identify sources of income such as wages, commissions, investments, benefits, inheritance, and gifts. ([2.1.1](#))
- PS 4 Students will calculate the costs of post-high school training options and analyze the return on investment (ROI) based on career choices, including understanding the cost differences between public and private, and non-profit and for profit education and training. ([2.2.2](#))
- PS 5 Students will compare the roles of financial institutions and their services, such as banks, credit unions, investment or brokerage firms, insurance companies, and loan agencies. ([3.1.2](#))
- PS 6 Students will identify and understand basic saving options such as savings accounts, and Certificates of Deposit. They will understand that savings are designed to preserve principal. ([3.2.2](#))
- PS 7 Students will identify and understand investment options, including retirement planning, long- and short-term investments, and dividend reinvestment plans. Understand that investments put principal at risk. ([3.2.3](#))
- PS 8 Students will define common insurance options and their purposes, such as automobile, health, homeowner/renter, whole/term life, long-term care and disability. ([3.3.2](#))
- PS 9 Students will develop a budget. ([4.1.1](#))
- PS 10 Students will describe the risks and responsibilities associated with using credit, such as APR, grace period, late fees, finance charges, default rates, interest, and closing costs. ([4.2.3](#))
- PS 11 Students will evaluate and identify components of a credit report, including derogatory remarks, and the warning signs of credit abuse, such as late fees, missed payments, collection notices and bounced checks. ([4.3.3](#))

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- PS 12 Students will identify ways to avoid “identity theft” and fraud, such as securing sensitive financial data, using care when participating in online commerce, avoiding phishing and pharming, and properly disposing of sensitive documents. ([4.4.3](#))
- PS 13 Students will identify the pros and cons of online commerce, including how to conduct transactions safely. ([4.4.7](#))